

United States Bankruptcy Court
Eastern District of Michigan

In re **Valencia Yvette Passmore**

Debtor

Case No. **14-59099-MAR**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	82,298.66		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		12,423.82	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		142,426.62	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,696.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,734.00
Total Number of Sheets of ALL Schedules		27			
		Total Assets	82,298.66		
			Total Liabilities	154,850.44	

United States Bankruptcy Court
Eastern District of Michigan

In re **Valencia Yvette Passmore**Case No. **14-59099-MAR**

Debtor

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	90,498.99
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	90,498.99

State the following:

Average Income (from Schedule I, Line 12)	1,696.00
Average Expenses (from Schedule J, Line 22)	2,734.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	814.96

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		677.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		142,426.62
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		143,103.62

In re **Valencia Yvette Passmore**Case No. 14-59099-MAR

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

 Sub-Total > **0.00** (Total of this page)

 Total > **0.00**

 0 continuation sheets attached to the Schedule of Real Property

 (Report also on Summary of Schedules)

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In re **Valencia Yvette Passmore**,
DebtorCase No. 14-59099-MAR**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Checking Account #8556	-	3.01
		Chase Checking Account #6254 <\$124.64>	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Spring Valley Apartments	-	900.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Apple iPad	-	248.25
		Macbook Pro	-	565.00
		Misc. Household Goods and Furnishings	-	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. CDs (50)	-	250.00
		School Books	-	250.00
		Misc. Records (10)	-	10.00
		Misc. Tapes (10)	-	5.00
6. Wearing apparel.		Misc. Wearing Apparel	-	1,250.00
7. Furs and jewelry.		14kt Gold Ring	-	112.00
		14kt Gold Ring	-	112.00
		10kt Amethyst Ring	-	68.40
		Misc. Costume Jewelry	-	50.00
		14kt Gold Ring	-	112.00
				Sub-Total >
				(Total of this page)
				6,435.66

3 continuation sheets attached to the Schedule of Personal Property

In re **Valencia Yvette Passmore**Case No. 14-59099-MAR

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Cell Phone/Bluetooth	-	300.00
		Bike	-	50.00
		Martin Shotgun 335 or 395 Serial #20536163	-	50.00
		Stevens Shotgun 67 Series E 12 gauge Serial #E807861	-	50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Realty Connections LLC now known as Marketplace Homes Global LLC - A Michigan Limited Liability Co. Note: Deemed unmarketable by Debtor.	-	0.00
		Mainstreet Empowerment and Housing Organization Inc - A Michigan Non-Profit Note: Debtor created entity and is an officer, director and chairman. Deemed unmarketable by debtor.	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
Sub-Total > (Total of this page)				450.00

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re **Valencia Yvette Passmore**Case No. 14-59099-MAR

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Child Support Arrearage Note: Deemed uncollectable by debtor.	-	54,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Estimated 2014 Pro Rata Income Tax Refunds	-	2,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		MI Real Estate License #6504285347 MI Insurance License #0629370	-	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Mercedes Benz ML430 with 167,000 Miles VIN = 4JGAB72E3YA190510	-	2,823.00
		2003 Ford Mustang Cobra with 16,000 Miles VIN = 1FAFP49Y63F44504	-	15,990.00
26. Boats, motors, and accessories.	X			
			Sub-Total > (Total of this page)	74,813.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

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In re **Valencia Yvette Passmore**

Case No. 14-59099-MAR

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Total > **82,298.66**

82,298.66

6 S. 1 - 1

(Report also on Summary of Schedules)

In re Valencia Yvette Passmore,
Debtor

Case No. 14-59099-MAR

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Chase Checking Account #8556	11 U.S.C. § 522(d)(5)	3.01	3.01
<u>Security Deposits with Utilities, Landlords, and Others</u>			
Spring Valley Apartments	11 U.S.C. § 522(d)(5)	900.00	900.00
<u>Household Goods and Furnishings</u>			
Apple iPad	11 U.S.C. § 522(d)(3)	248.25	248.25
Macbook Pro	11 U.S.C. § 522(d)(3)	565.00	565.00
Misc. Household Goods and Furnishings	11 U.S.C. § 522(d)(3)	2,500.00	2,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Misc. CDs (50)	11 U.S.C. § 522(d)(3)	250.00	250.00
School Books	11 U.S.C. § 522(d)(3)	250.00	250.00
Misc. Records (10)	11 U.S.C. § 522(d)(3)	10.00	10.00
Misc. Tapes (10)	11 U.S.C. § 522(d)(3)	5.00	5.00
<u>Wearing Apparel</u>			
Misc. Wearing Apparel	11 U.S.C. § 522(d)(3)	1,250.00	1,250.00
<u>Furs and Jewelry</u>			
14kt Gold Ring	11 U.S.C. § 522(d)(4)	112.00	112.00
14kt Gold Ring	11 U.S.C. § 522(d)(4)	112.00	112.00
10kt Amethyst Ring	11 U.S.C. § 522(d)(4)	60.00	68.40
Misc. Costume Jewelry	11 U.S.C. § 522(d)(4)	50.00	50.00
14kt Gold Ring	11 U.S.C. § 522(d)(4)	112.00	112.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Cell Phone/Bluetooth	11 U.S.C. § 522(d)(3)	300.00	300.00
Bike	11 U.S.C. § 522(d)(3)	50.00	50.00
Martin Shotgun 335 or 395 Serial #20536163	11 U.S.C. § 522(d)(3)	50.00	50.00
Stevens Shotgun 67 Series E 12 gauge Serial #E807861	11 U.S.C. § 522(d)(3)	50.00	50.00
<u>Alimony, Maintenance, Support, and Property Settlements</u>			
Child Support Arrearage	11 U.S.C. § 522(d)(10)(D)	54,000.00	54,000.00
Note: Deemed uncollectable by debtor.			

In re Valencia Yvette Passmore,
DebtorCase No. 14-59099-MAR**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Contingent and Unliquidated Claims of Every Nature			
Estimated 2014 Pro Rata Income Tax Refunds	11 U.S.C. § 522(d)(5)	2,000.00	2,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2003 Ford Mustang Cobra with 16,000 Miles VIN = 1FAFP49Y63F44504	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,675.00 4,608.83	15,990.00
Office Equipment, Furnishings and Supplies			
Laptop	11 U.S.C. § 522(d)(3)	100.00	100.00
Animals			
5 Year Old Chinese Sharpei	11 U.S.C. § 522(d)(3)	500.00	500.00

Total: 71,761.09 79,475.66

In re **Valencia Yvette Passmore**Case No. 14-59099-MAR

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X - -	UNLIQUIDATED X - -	DISPUTED X - -	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx1695			1/2013					
Cars/Auto LLC 2501 North Federal Hwy Boca Raton, FL 33431			Auto Loan 2000 Mercedes Benz ML430 with 167,000 Miles VIN = 4JGAB72E3YA190510					
			Value \$ 2,823.00				3,500.00	677.00
Account No.			5/2012					
Credit Union One 31716 Grand Rive Ave Farmington Hills, MI 48336			Auto Loan 2003 Ford Mustang Cobra with 16,000 Miles VIN = 1FAFP49Y63F44504					
			Value \$ 15,990.00				7,706.17	0.00
Account No. xxx4147			10/2014					
Motor City Pawn Brokers 27675 Grand River Livonia, MI 48152			Apple iPad					
			Value \$ 248.25				248.25	0.00
Account No.			8/2014					
Motor City Pawn Brokers 27675 Grand River Livonia, MI 48152			Macbook Pro					
			Value \$ 565.00				565.00	0.00
Subtotal (Total of this page)							12,019.42	677.00

1 continuation sheets attached

Case No. 14-59099-MAR

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

Total

404.40

0.00

12,423.82

677.00

In re **Valencia Yvette Passmore**Case No. **14-59099-MAR**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Valencia Yvette Passmore**Case No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
							0.00
Account No. LT14H1596			Notice Only				0.00
47th District Court 31605 W. 11 Mile Road Farmington Hills, MI 48336							
Account No. GC14H1500			Notice Only				0.00
47th District Court 31605 W. 11 Mile Road Farmington Hills, MI 48336							
Account No.			3/2013 Cash Advance				140.00
Advance America 22018 Farmington Rd Farmington Hills, MI 48336							
Account No.			2014 Misc.				2,500.00
Alik Gorshenstein for Michigan Israel Investments LLC 25511 Gardner St Oak Park, MI 48237							
10 continuation sheets attached				Subtotal (Total of this page)			2,640.00

Case No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C TO R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx6753		2/13 Vet				138.69
Angel Animal Hospital c/o Echo Management Svcs LLC PO Box 160 Warren, MI 48090	-	Notice Only				
Account No. xx-xxxxx6924; xxxx8761		2/13 Cable/Internet				0.00
AT&T c/o FCSI PO Box 3910 Tupelo, MS 38803-3910	-					
Account No. xxxxx8761; xxxxxxx04-01		12/11 Medical				324.12
AT&T Uverse c/o Afni Inc PO Box 3517 Bloomington, IL 61702	-					
Account No. xxxxxxxx8077		12/14/11 Medical				118.50
Biotech Clinical Laboratory 24469 Indoplex Circle Farmington, MI 48335	-					
Account No. xxxxxxxx8077						
Biotech Clinical Laboratory 24469 Indoplex Circle Farmington, MI 48335	-					118.50

Sheet no. 1 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

699.81

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx-xxxxxxxxxxxxxxxxxxxx51-00		4/13 Misc.				
Brighthouse c/o Credit Protection Assoc PO Box 9037 Addison, TX 75001	-					418.66
Account No. 7845		2012 Misc.				
Capital One PO Box 6492 Carol Stream, IL 60197	-					663.47
Account No. 4875		8/12 Misc.				
Capital One PO Box 6492 Carol Stream, IL 60197	-					449.44
Account No. xxxx4169		2013 Cash Advance				
CashNetUSA.com PO Box 643990 Cincinnati, OH 45264-3990	-					590.45
Account No. 1122		5/2007 Misc.				
Citibank NA c/o Ascension Point Recovery 200 Cool Rapids Blvd Ste 210 Minneapolis, MN 55433	-					6,334.05
Sheet no. 2 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,456.07

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CO N T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. xxxxx5903		2014 Ticket				
City of Detroit Parking Violations C/o Professional Account Management LLC PO Box 2549 Detroit, MI 48231-2549	-					95.00
Account No.		6/30/14 Insurance				
Combined Insurance Ace American Insurance PO Box 91003 Chicago, IL 60680-8803	-					2,500.00
Account No. xxxxxxxx3934		7/2014 Utility				
Consumers Energy c/o CBCS PO Box 74309 Cincinnati, OH 45274-0309	-					1,026.86
Account No. xxxxxxxx3934		Notice Only				
Consumers Energy c/o Hewey & Associates Inc 1015 E. Center St Warsaw, IN 46580	-					0.00
Account No. xxx4116		Notice Only				
Credit Union One c/o AP Account Services 9310 San Pedro Ave Ste 600 San Antonio, TX 78216	-					0.00
Sheet no. 3 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,621.86

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 4117; GC14H1500		Notice Only				
Credit Union One c/o The Leduc Group 6 Parklane Blvd Ste 665 Dearborn, MI 48126	-					0.00
Account No. xxxxxxxx0012		7/2014 Utility				
DTE Energy 1 Energy Plaza #WCB2106 Detroit, MI 48226	-					316.00
Account No. xxxxxxxx0087		Notice Only				
DTE Energy c/o Asset Acceptance PO Box 2036 Warren, MI 48090	-					0.00
Account No. xxxxxxxx0087		7/2002 Utility				
DTE Energy 1 Energy Plaza #WCB2106 Detroit, MI 48226	-					3,932.39
Account No. xxxxxxxxx6422		11/16/13 Medical				
Elite Care Physicians PLLC 27144 Joy Road Redford, MI 48239	-					200.00
Sheet no. 4 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,448.39

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Enterprise Rental Car 24400 Drake Road Farmington Hills, MI 48335	-	2014 Rental Fees				589.00
Account No. xxxxxx0192						
ERenter Plan Leasing Desk Insurance Svcs PO Box 17478 Irvine, CA 92623-7478	-	7/15/14 Insurance				36.00
Account No.						
FFPAL - Joe Uppleger 10559 Citation Drive Ste 205 Brighton, MI 48116	-	11/14 Insurance				779.53
Account No. xxxxxx0195						
Geico One Bethesda Plaza Bethesda, MD 20810	-	Insurance				85.62
Account No. 1989						
Independence Green c/o Aimco 5680 Greenwood Plaza Blvd Ste 350 Greenwood Village, CO 80111	-	9/23/2013 Lease Deficiency				1,100.00
Sheet no. <u>5</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,590.15

In re **Valencia Yvette Passmore**Case No. **14-59099-MAR**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx4384		11/12/13 Medical				
Independent Emergency Solutions PO Box 674474 Detroit, MI 48267	-					735.00
Account No.		2/2013 Insurance				
Insphere 24901 Northwestern Hwy Ste 409 Southfield, MI 48075	-					1,500.00
Account No. xxxx5084		7/2014 Misc.				
JCPenney c/o CAC Financial 2601 NW Expressway Ste 1000E Oklahoma City, OK 73112	-					514.61
Account No. xxx4453		11/22/13 Medical				
Merchants & Medical Credit Corporation 6324 Taylor Drive Flint, MI 48507	-					175.00
Account No.		11/11 Attorney Fees				
Michael Caine 19025 Grand River Ave Detroit, MI 48223	-					1,100.00
Sheet no. 6 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,024.61

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx6501		2012 Insurance				180.00
Michigan Basic 3245 E. Jefferson Ave Detroit, MI 48207	-	Notice Only				0.00
Account No. xxxxxxxxxxxx5667		11/12/13 Medical				405.30
Michigan Diagnostic Pathologist PO Box 8660 Saint Louis, MO 63126	-	Medical				1,045.00
Account No. xxxxxxxxxxxx5667		7/13 Cash Advance				615.00
Michigan Diagnostic Pathologist PO Box 1468 Troy, MI 48009-1468	-					
Account No. xxx7670						
Michigan Healthcare Physicians 29992 Northwestern Hwy Farmington Hills, MI 48334	-					
Account No. xxxx7983						
Mobilloans LLC c/o National Credit Adjusters PO Box 3023 327 W. 4th St Hutchinson, KS 67504	-					
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,245.30

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. xxxxx9214		12/6/13 Medical				640.00
Naseer Ahmad MD 23800 Orchard Lake 206 Farmington Hills, MI 48336	-	2007 Student Loans				90,498.99
Account No. xxxxxx7571		12/13/11 Medical				165.00
Navient Department of Education Loan Svcs PO Box 740351 Atlanta, GA 30374-0351	-	8/8/11 Medical				2,145.00
Account No. xxxxN192		5/2014 Insurance				1,717.78
Northwest Internal Medicine Assoc 28625 Northwestern Hwy Southfield, MI 48034	-					
Account No. xxxx0650						
Oakwood Healthcare Group PO Box 67000 Dept 212501 Detroit, MI 48267	-					
Account No.						
Progressive Marathon Ins Processing Center - 27 PO Box 55126 Boston, MA 02205	-					
Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			95,166.77

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx021A		Notice Only				
Progressive Marathon Insurance Co. c/o Credit Collection Services PO Box 9134 Needham Heights, MA 02494	-					0.00
Account No. xxxxxxxxxxxxx4384		Notice Only				
Providence Hospital c/o Amcol Systems PO Box 21625 Columbia, SC 29221	-					0.00
Account No. xxxx9445		7/10 Storage Fees				
Public Storage 28600 Grand River Ave Farmington Hills, MI 48336	-					200.00
Account No. xxx2168		9/2014 Misc.				
Realcomp II LTD 28555 Orchard Lake Rd Farmington Hills, MI 48334	-					729.00
Account No. xxxx5552		11/22/13 Medical				
Reverence St. John Hospital Providence Home Care PO Box 677402 Detroit, MI 48267	-					175.00
Sheet no. <u>9</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,104.00

In re Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Spring Valley Apartments c/o Swistak & Levine PC 30833 Northwestern Hwy #120 Farmington Hills, MI 48334	-	11/1/14 Lease Deficiency				2,285.75
Account No. xxxxx1298		7/2014 Phone				
Sprint PO Box 3827 Englewood, CO 80155	-					669.00
Account No. xx8977		11/14/13 Medical				
St. John Hospital & Medical 22301 Foster Winter Dr Second Floor Southfield, MI 48075	-					340.00
Account No. xxxxxxx4384		11/12/13 Medical				
St. John Providence Hospital c/o Medical Financial Solutions PO Box 773156 3156 Solutions Center Chicago, IL 60677	-					10,149.00
Account No.		10/30/14 Insurance				
United Insurance Group 1150 Corporate Drive Ste 220 Milford, MI 48381	-					3,985.91
Sheet no. <u>10</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			17,429.66
			Total (Report on Summary of Schedules)			142,426.62

In re **Valencia Yvette Passmore**Case No. 14-59099-MAR

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Spring Valley Apartments
37850 Spring Lane
Farmington Hills, MI 48331**

**1 Year Lease on Residence Expiring 7/2015 -
Debtor Shall Reject Contract**

In re

Valencia Yvette PassmoreCase No. 14-59099-MAR

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1	<u>Valencia Yvette Passmore</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF MICHIGAN</u>
Case number (if known)	<u>14-59099-MAR</u>

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Cashier (Seasonal)</u>	
Employer's name	<u>Eddie Bauer</u>	
Employer's address	<u>Laurel Park Mall Livonia, MI</u>	

How long employed there? 2 Weeks

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,793.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>1,793.00</u>	\$ <u>N/A</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	\$ 1,793.00	\$ N/A

5. List all payroll deductions:

5a. **Tax, Medicare, and Social Security deductions**
 5b. **Mandatory contributions for retirement plans**
 5c. **Voluntary contributions for retirement plans**
 5d. **Required repayments of retirement fund loans**
 5e. **Insurance**
 5f. **Domestic support obligations**
 5g. **Union dues**
 5h. **Other deductions.** Specify: _____

5a.	\$ 286.00	\$ N/A
5b.	\$ 0.00	\$ N/A
5c.	\$ 0.00	\$ N/A
5d.	\$ 0.00	\$ N/A
5e.	\$ 0.00	\$ N/A
5f.	\$ 0.00	\$ N/A
5g.	\$ 0.00	\$ N/A
5h.+	\$ 0.00	+ \$ N/A
6.	\$ 286.00	\$ N/A
7.	\$ 1,507.00	\$ N/A

8. List all other income regularly received:
 8a. **Net income from rental property and from operating a business, profession, or farm**
 Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a.	\$ 0.00	\$ N/A
8b.	\$ 0.00	\$ N/A

8b. **Interest and dividends**
 8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive**
 Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c.	\$ 0.00	\$ N/A
8d.	\$ 0.00	\$ N/A
8e.	\$ 0.00	\$ N/A

8d. **Unemployment compensation**
 8e. **Social Security**
 8f. **Other government assistance that you regularly receive**

8f.	\$ 189.00	\$ N/A
8g.	\$ 0.00	\$ N/A
8h.+	\$ 0.00	+ \$ N/A

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9.	\$ 189.00	\$ N/A
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10. Calculate monthly income. Add line 7 + line 9.

10.	\$ 1,696.00	+ \$ N/A	= \$ 1,696.00
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Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.
 Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

11.	+\$ 0.00
-----	-----------------

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.
 Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12.	\$ 1,696.00
-----	--------------------

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?
 No.
 Yes. Explain: _____

Fill in this information to identify your case:

Debtor 1	Valencia Yvette Passmore
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MICHIGAN
Case number (If known)	14-59099-MAR

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.
 Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I).

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **998.00**

Your expenses

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	18.00
4c. \$	0.00
4d. \$	0.00
5. \$	0.00

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ <u>165.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>20.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>65.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>250.00</u>	
8. Childcare and children's education costs	8. \$ <u>0.00</u>	
9. Clothing, laundry, and dry cleaning	9. \$ <u>25.00</u>	
10. Personal care products and services	10. \$ <u>25.00</u>	
11. Medical and dental expenses	11. \$ <u>33.00</u>	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>200.00</u>	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>	
14. Charitable contributions and religious donations	14. \$ <u>100.00</u>	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>180.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ <u>455.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>200.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ <u>0.00</u>	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. Other: Specify: _____	21. +\$ <u>0.00</u>	
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	\$ <u>2,734.00</u>	
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>1,696.00</u>	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>2,734.00</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	\$ <u>-1,038.00</u>	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		

United States Bankruptcy Court
Eastern District of Michigan

In re Valencia Yvette Passmore

Debtor(s)

Case No. 14-59099-MAR
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 18, 2014Signature: /s/ Valencia Yvette Passmore
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Social Security No. (Required by 11 U.S.C. § 110.)

Address _____

X _____

Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Michigan

In re Valencia Yvette Passmore

Debtor(s)

Case No.
Chapter14-59099-MAR
7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$4,229.84	2014 YTD: Eddie Bauer - \$413.71 Michigan Management - \$2,797.50 (ceased 5/2014) Premier Apt. Staffing - \$1,018.63 (ceased 10/2014)
\$11,418.38	2013: ACE - \$11,418.38 Insurance Sales - Gross \$5,127.00; Net <\$7,300.00>
\$0.00	2012: Real Estate Consultant - Gross \$1,022.00; Net <\$6,785.00> Rental Income - Gross \$900.00; Net <\$290.00>

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,079.00	2014 YTD: Food Assistance - \$2,079.00
\$2,400.00	2013: Food Assistance - \$2,400.00 est.
\$10,205.00	2012: Food Assistance - \$2,400.00 est. Unemployment - \$7,805.00

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Spring Valley Apartments c/o Swistak & Levine PC 30833 Northwestern Hwy #120 Farmington Hills, MI 48334	10/14	\$1,260.00	\$2,285.75

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Credit Union One vs Debtor #GC14H1500	Civil	47th District Court 31605 W. 11 Mile Road Farmington Hills, MI 48336	Pending
Spring Valley Apt vs Debtor #LT14H1596	Civil	47th District Court 31605 W. 11 Mile Road Farmington Hills, MI 48336	Judgment
Spring Valley Apartments vs. Debtor #LT14H2049	Civil	47th District Court 31605 W. 11 Mile Road Farmington Hills, MI 48336	Judgment

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Cars/Auto LLC 2501 North Federal Hwy Boca Raton, FL 33431	10/22/14	2000 Mercedes Benz ML430 with 167,000 Miles VIN = 4JGAB72E3YA190510 \$3,300.00

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
Motor City Pawn Brokers 27675 Grand River Livonia, MI 48152	2014	Mackbook Pro Computer \$565.00 14kt Gold Rings (3) \$112.00 each Amethyst Ring \$68.40 Apple iPad \$248.25

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
7. Gifts			
None <input type="checkbox"/>	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF PERSON OR ORGANIZATION Word of Faith Int'l Christian Center	RELATIONSHIP TO DEBTOR, IF ANY Debtor's House of Worship	DATE OF GIFT 2014	DESCRIPTION AND VALUE OF GIFT \$797.60

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
8. Losses		
None <input checked="" type="checkbox"/>	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
B.O.C. Law Group, P.C. 24100 Woodward Avenue Pleasant Ridge, MI 48069	12/2/14 - 12/4/14	\$500.00
Access Counseling 633 W. 5th St. Ste. 26001 Los Angeles, CA 90071	12/3/14	\$9.00

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unknown	8/2013	1997 Ford F150 VIN = 1FTDF18W7VLB661959 \$4,000.00
n/a		

NAME AND ADDRESS OF TRANSFeree,
RELATIONSHIP TO DEBTOR
Lynn Ngo
unknown
n/a

DATE
8/26/13

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
2013 Yamaha Baby Grand Piano
\$4,900.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Credit Union One 400 E. Nine Mile Rd. Ferndale, MI 48220	Checking Account #9770	2014 \$462.00
Chase	Checking Account #1133	2013 \$634.53

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Mainstreet Empowerment and Housing Organization Inc - A MI Non-Profit	Approx. 25 Properties Note: See Attached	See Attached

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
24263 Buchanan Ct
Farmington Hills, MI

NAME USED
Valencia Yvette Passmore

DATES OF OCCUPANCY
6/2011 - 6/2013

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME		LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Realty Connections LLC, nka		38-3380509	Market Palce Homes Global LLC 37473 Spring Lane Farmington, MI 48331	Real Estate Rental/Sales	1997 - 2010
Mainstreet Empowerment and Housing		65-1626412	Organization Inc 37473 Spring Lane Farmington, MI 48331	MI Non-Profit Housing Low Income	2010 - Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
Valencia Yvette Passmore	37473 Spring Lane Farmington Hills, MI 48331

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 18, 2014

Signature /s/ Valencia Yvette Passmore
Valencia Yvette Passmore
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Social Security No. (Required by 11 U.S.C. § 110.)

Address
X
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

SCHEDULE OF REAL ESTATE OWNED

MainStreet Empowerment ar

2014-2015 BUDGET							2014-2015 BUDGET		
REF ID		ADDRESS	CITY	ACCT NO.	YR	AMT	REF ID	ADDRESS	CITY
22-033202	15451 Lesure	DET		48235	2011	\$ 1.00			
12-012933	15744 PETOSKEY	DET		48238	2012	\$ 1.00			
16-006601	7405 Ellsworth St.	DET		48238	2012	\$ 1.00			
09-024856	20198 Exeter	DET		48203	2012	\$ 1.00			
21-007849	14310 Chelsea	DET		48213	2012	\$ 1.00			
16-013414	5860-5868 Hazlett	DET		48210	2012	\$ 1.00			
22-029874	14598 Schaefer	DET		48227	2012	\$ 1.00			
21074763	10177 Boleyn ST	DET		48224	2012	\$ 1.00			
22092455	14014 Auburn	DET		48223	2012	\$ 1.00			
12003232	2941 Lawrence	DET		48206	2012	\$ 1.00			
22017874	21519 Pembroke	DET		48219	2012	\$ 1.00			
13006772	5109 Garvin	DET		48212	2012	\$ 1.00			
22053033	12954 Montrose	DET		48227	2012	\$ 1.00			
22121637	18544 Appleton ST	DET		48219	2012	\$ 1.00			
21053529	351 Eastlawn ST	DET		48215	2012	\$ 1.00			
21068895	4320 Chatsworth ST	DET		48224	2012	\$ 1.00			
	40 Sanderson	Pontiac		48342	2012	\$ 1.00			
	530 South Jessie	Pontiac		48341	2012	\$ 1.00			
21-013325	11852 Minden	DET		48205	2013	\$ 1.00			
21-032439	17269 Goulburn	DET		48205	2013	\$ 1.00			
17-0145412	17800 Runyon	DET		48234	2013	\$ 1.00			
15-009239	20160 Helen	DET		48234	2013	\$ 1.00			
	22028454 9408 Hartwell	DET		48227	2014	\$ 1.00			
	22028694 15458 Hartwell	DET		48227	2014	\$ 1.00			
	22028731 15874 Hartwell	DET		48235	2014	\$ 1.00			
	22029197 15391 Hartwell	DET		48227	2014	\$ 1.00			
	624 Welch	Flint		48503	2014	\$ 1.00			
17000449	8077 Sprague	DET		48214	2014	\$ 1.00	\$ 1,600.00		
18018718	11740 Meyers	DET		48227	2014	\$ 1.00	\$ 1,500.00		
220083965	7703 Stahelin	DET		48228	2014	\$ 1.00	1500		0
							27.00	\$ 24,650.00	102,034.21